

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

EDWARD C. SCHERER, JR.  
APRIL L. SCHERER  
Debtor(s)

Case No. 15-22059TPA

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/05/2015.
- 2) The plan was confirmed on 07/29/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/18/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/13/2020.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$104,075.00.
- 10) Amount of unsecured claims discharged without payment: \$60,100.64.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$228,676.20
Less amount refunded to debtor	\$205.84

<b>NET RECEIPTS:</b>	<b>\$228,470.36</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$10,135.98
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$13,535.98</b>
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Attorney fees paid and disclosed by debtor:	\$600.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS CENTURION BT	Unsecured	4,773.20	4,848.00	4,848.00	301.30	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	137.93	132.59	132.59	8.24	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	445.35	445.35	27.68	0.00
BANK OF AMERICA NA**	Unsecured	7,450.77	7,450.77	7,450.77	463.07	0.00
CABELAS	Unsecured	104.94	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AT	Unsecured	1,629.49	1,688.70	1,688.70	104.95	0.00
CAPITAL ONE BANK (USA) NA BY AT	Unsecured	527.75	568.41	568.41	35.33	0.00
CAPITAL ONE BANK (USA) NA BY AT	Unsecured	3,221.70	3,221.70	3,221.70	200.23	0.00
CAPITAL ONE BANK (USA) NA BY AT	Unsecured	1,014.57	1,104.57	1,104.57	68.65	0.00
CAPITAL ONE NA**	Unsecured	792.60	792.60	792.60	49.26	0.00
CAPITAL ONE(*)	Unsecured	450.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	1,884.89	1,794.51	1,794.51	111.53	0.00
CONVERGENT OUTSOURCING	Unsecured	494.88	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	2,303.51	2,379.23	2,379.23	147.87	0.00
GENEVA COLLEGE	Unsecured	1,000.00	NA	NA	0.00	0.00
GUARDIAN PROTECTION SERVICES(	Unsecured	39.95	119.85	119.85	7.45	0.00
INTERNAL REVENUE SERVICE*	Priority	85.00	NA	85.00	85.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	22,874.00	22,874.68	22,874.68	1,421.66	0.00
M & T BANK	Secured	253,760.00	258,681.98	0.00	121,672.11	0.00
M & T BANK	Secured	0.00	8,126.69	8,126.69	8,126.69	0.00
M & T BANK	Priority	0.00	750.00	750.00	750.00	0.00
MAGEE WOMENS HOSPITAL OF UPM	Unsecured	131.97	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	4,400.00	4,588.49	4,588.49	285.17	0.00
MIDLAND FUNDING LLC	Unsecured	1,201.40	1,222.32	1,222.32	75.97	0.00
MIDLAND FUNDING LLC	Unsecured	743.13	743.13	743.13	46.19	0.00
MIDLAND FUNDING LLC	Unsecured	1,521.86	2,145.03	2,145.03	133.31	0.00
MIDLAND FUNDING LLC	Unsecured	221.68	619.13	619.13	38.48	0.00
NATIONAL COLLEGIATE STUDENT L	Unsecured	NA	13,976.71	13,976.71	868.65	0.00
PEOPLES NATURAL GAS CO LLC - EC	Unsecured	NA	369.28	369.28	22.95	0.00
PERITUS PORTFOLIO SERVICES II LL	Secured	29,745.70	28,473.77	28,473.77	28,473.77	3,907.06
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,000.00	720.46	720.46	44.78	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT I	Unsecured	3,307.04	3,358.46	3,358.46	208.73	0.00
QUEST DIAGNOSTICS++	Unsecured	69.44	NA	NA	0.00	0.00
RESORT FUNDING LLC	Secured	7,920.00	0.00	0.00	0.00	0.00
SPRINT CORP(*)	Unsecured	100.00	1,534.47	1,534.47	95.37	0.00
UNITED STATES DEPARTMENT OF E	Unsecured	143,461.33	92,147.28	92,147.28	5,726.95	0.00
UNITED STATES DEPARTMENT OF E	Unsecured	21,641.16	51,561.52	51,561.52	3,204.55	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	25.85	NA	NA	0.00	0.00
VRI AMERICAS	Secured	732.79	0.00	0.00	0.00	0.00
WELLS FARGO BANK NA D/B/A WEL	Secured	35,027.30	35,149.22	35,149.22	35,149.22	3,072.21

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$121,672.11	\$0.00
Mortgage Arrearage	\$8,126.69	\$8,126.69	\$0.00
Debt Secured by Vehicle	\$63,622.99	\$63,622.99	\$6,979.27
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$71,749.68</b>	<b>\$193,421.79</b>	<b>\$6,979.27</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$835.00	\$835.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$835.00</b>	<b>\$835.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$220,407.24</b>	<b>\$13,698.32</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$13,535.98</u>
Disbursements to Creditors	<u>\$214,934.38</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$228,470.36</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/08/2020

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.